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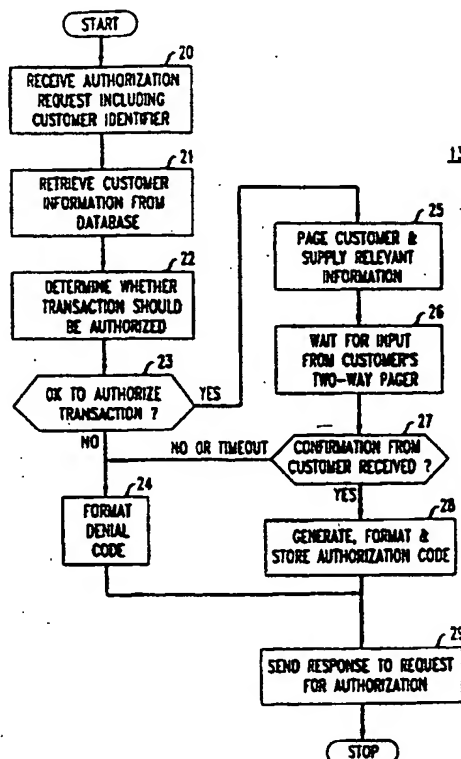
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(54) **Transaction authorization and alert system**

(57) An automated method for alerting a customer that a transaction is being initiated and for authorizing the transaction based on a confirmation/approval by the customer thereto. In accordance with one illustrative embodiment, a request to authorize the transaction is received, wherein the request includes a customer identifier; a determination is made whether to authorize the transaction based on the customer identifier; if the determination is to authorize the transaction, that fact is communicated to the customer; a confirmation that the transaction should, in fact, be authorized is received back from the customer; and the transaction is authorized in response to the customer's confirmation thereof. In accordance with another illustrative embodiment, a transaction initiated by an agent of the customer (i.e., the principal) is authorized by the principal when one or more threshold parameters that may be pre-defined by the principal are exceeded. A preferred method of alerting the customer and receiving a confirmation to authorize the transaction back from the customer is illustratively afforded by conventional two-way pagers.

FIG. 10



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EUROPEAN SEARCH REPORT

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| DOCUMENTS CONSIDERED TO BE RELEVANT | | | |
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| Category | Citation of document with indication, where appropriate, of relevant passages | Relevant to claim | CLASSIFICATION OF THE APPLICATION (Int.Cl.6) |
| A | WO 94 12954 A (WILSON SHEILA) 9 June 1994 * claim 1; figure 1 * | 1-35 | G07F7/08 G07F7/10 |
| A | WO 95 12859 A (VISA INT SERVICE ASS) 11 May 1995 * claim 1; figure 4 * | 1-35 | |
| A | WO 93 01662 A (NEUSTEIN SHIMON) 21 January 1993 * claim 1; figure 1 * | 1-35 | |
| A | US 4 554 418 A (TOY FRANK C) 19 November 1985 * claim 1; figure 1 * | 1-35 | |
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| A | US 5 208 446 A (MARTINEZ JERRY R) 4 May 1993 * claim 1; figure 2 * | 1-35 | TECHNICAL FIELDS SEARCHED (Int.Cl.6) G07F |
| The present search report has been drawn up for all claims | | | |
| Place of search THE HAGUE | | Date of completion of the search 26 May 1998 | Examiner Kirsten, K |
| CATEGORY OF CITED DOCUMENTS X : particularly relevant if taken alone Y : particularly relevant if combined with another document of the same category A : technological background O : non-written disclosure P : intermediate document T : theory or principle underlying the invention E : earlier patent document, but published on, or after the filing date D : document cited in the application L : document cited for other reasons & : member of the same patent family, corresponding document | | | |

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